

Table I.A.2.c.(3)(1998) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6.9%	11.8%	7.8%	3.4%	1.1%	2.3%	9.8%	2.1%
Industry group								
Agric., fish., forest.	16.0%	18.3%	18.4% *	4.1% *	*****	5.2% *	17.3%	4.4% *
Mining	16.8% *	32.1% *	20.3% *	17.5% *	6.3% *	9.4% *	31.3% *	7.3% *
Construction	11.6%	12.5%	13.1%	8.1%	0.9% *	6.1% *	12.2%	5.3% *
Manufacturing	4.9%	9.4% *	4.1% *	2.6% *	1.6% *	4.8%	6.3%	2.8%
Transp., comm., util.	4.8%	7.2% *	6.3% *	4.6% *	3.3% *	3.1% *	6.1%	3.6%
Wholesale trade	6.9%	11.6% *	3.8% *	3.2% *	1.9% *	6.3%	8.4%	4.1% *
Retail trade	4.5%	11.6%	9.1%	2.7%	0.8% *	0.7%	9.2%	1.0%
Fin., ins., real est.	4.8%	9.3%	4.6% *	2.3% *	0.2% *	3.1% *	7.7%	2.4% *
Services	7.9%	12.0%	7.6%	3.2%	0.9% *	2.2% *	10.2%	1.9%
Ownership								
For profit, incorporated	6.3%	11.3%	7.5%	2.9%	0.9%	2.6%	9.2%	2.2%
For profit, unincorporated	8.9%	10.5%	8.1% *	2.8% *	1.7% *	0.8% *	9.8%	2.0% *
Nonprofit	10.0%	16.5%	9.4%	6.5% *	1.6% *	0.7% *	13.4%	2.6% *
Unknown	0.4% *	*****	*****	*****	0.5% *	0.4% *	*****	0.4% *
Age of firm								
Less than 5 years	5.8%	6.5%	7.2% *	2.9% *	0.1% *	*****	6.4%	0.8% *
5-9 years	8.1%	11.3%	5.1%	0.9% *	0.6% *	2.2% *	9.2%	0.9%
10-19 years	7.4%	10.4%	6.9%	2.8%	0.9% *	1.4% *	8.7%	1.9%
20 or more years	8.3%	15.9%	9.4%	4.4%	1.5%	3.3%	12.3%	2.7%
Unknown	1.7%	*****	*****	1.4% *	0.1% *	1.9%	2.4% *	1.7%
Multi/single status								
2 or more locations	2.6%	8.4% *	8.2%	3.0%	1.0%	2.3%	5.6%	2.1%
1 location only	9.8%	11.8%	7.7%	3.8%	1.3% *	2.9% *	10.3%	2.5%
Percent full-time employees								
Less than 25%	10.3%	15.7%	11.8%	10.0%	1.3% *	0.8% *	12.9%	5.4% *
25-49%	7.4%	15.5%	12.5% *	2.9% *	1.1% *	0.3% *	13.2%	0.7% *
50-74%	8.2%	12.1%	11.2%	6.8%	1.4% *	1.6% *	11.4%	2.2%
75% or more	6.4%	11.2%	6.7%	2.7%	1.0%	2.7%	9.1%	2.1%
Union presence								
No union employees	6.9%	11.6%	7.2%	3.0%	0.7%	1.6%	9.6%	1.5%
Has union employees	10.0%	17.1%	20.3%	12.0%	7.2%	6.2%	18.0%	6.5%
Unknown	2.7%	10.3% *	4.6% *	1.2% *	0.3% *	1.3% *	7.6% *	1.1% *
Percent low wage employees								
50% or more low wage	8.7%	17.3%	9.1%	4.3% *	0.8% *	0.7% *	13.3%	1.8% *
Less than 50% low wage	7.6%	11.1%	7.8%	3.3%	1.3%	3.1%	9.4%	2.3%
Unknown	2.7%	16.2% *	3.2% *	4.2% *	0.2% *	2.1%	11.1%	2.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.A.2.c.(3)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.23%	0.40%	0.91%	0.55%	0.14%	0.38%	0.38%	0.20%
Industry group								
Agric., fish., forest.	1.56%	2.54%	7.54% *	5.76% *	*****	7.50% *	1.81%	2.76% *
Mining	5.47% *	15.08% *	6.45% *	10.16% *	2.33% *	3.50% *	12.89% *	2.79% *
Construction	1.54%	2.02%	2.95%	1.84%	1.97% *	3.25% *	1.82%	1.92% *
Manufacturing	0.82%	3.25% *	1.29% *	0.93% *	0.47% *	0.88%	1.51%	0.48%
Transp., comm., util.	0.99%	2.31% *	2.08% *	1.68% *	1.38% *	1.17% *	1.40%	0.93%
Wholesale trade	1.26%	4.10% *	1.77% *	1.72% *	1.18% *	1.79%	2.02%	1.36% *
Retail trade	0.49%	1.47%	2.10%	0.65%	0.28% *	0.16%	1.09%	0.23%
Fin., ins., real est.	1.22%	2.56%	1.68% *	1.20% *	0.18% *	1.44% *	2.01%	1.05% *
Services	0.36%	0.76%	0.93%	0.92%	0.32% *	0.86% *	0.54%	0.54%
Ownership								
For profit, incorporated	0.18%	0.41%	1.14%	0.43%	0.19%	0.44%	0.38%	0.28%
For profit, unincorporated	0.69%	1.00%	2.53% *	0.98% *	1.31% *	0.88% *	0.71%	0.93% *
Nonprofit	0.95%	2.23%	1.72%	2.06% *	0.53% *	0.34% *	1.22%	0.88% *
Unknown	0.15% *	*****	*****	*****	0.29% *	0.21% *	*****	0.16% *
Age of firm								
Less than 5 years	1.01%	1.06%	3.38% *	1.82% *	0.19% *	*****	1.12%	0.43% *
5-9 years	0.92%	1.58%	1.41%	0.40% *	0.32% *	2.01% *	0.99%	0.25%
10-19 years	0.52%	0.77%	0.90%	0.50%	0.47% *	0.84% *	0.63%	0.51%
20 or more years	0.42%	1.14%	1.15%	0.93%	0.21%	0.62%	0.75%	0.32%
Unknown	0.42%	*****	*****	1.62% *	0.11% *	0.50%	1.08% *	0.43%
Multi/single status								
2 or more locations	0.22%	2.92% *	1.98%	0.75%	0.15%	0.38%	1.01%	0.24%
1 location only	0.34%	0.44%	0.80%	0.53%	0.42% *	1.39% *	0.35%	0.56%
Percent full-time employees								
Less than 25%	1.54%	3.52%	3.03%	2.77%	0.98% *	0.35% *	1.89%	1.72% *
25-49%	1.23%	2.26%	4.25% *	1.78% *	0.59% *	0.25% *	2.20%	0.30% *
50-74%	0.96%	1.75%	1.60%	1.55%	0.55% *	0.66% *	1.42%	0.59%
75% or more	0.32%	0.70%	0.91%	0.38%	0.09%	0.49%	0.55%	0.28%
Union presence								
No union employees	0.29%	0.47%	0.96%	0.54%	0.16%	0.34%	0.41%	0.20%
Has union employees	1.18%	3.00%	5.64%	2.69%	1.75%	1.29%	2.44%	0.95%
Unknown	0.78%	4.36% *	2.84% *	0.89% *	0.67% *	0.64% *	3.31% *	0.49% *
Percent low wage employees								
50% or more low wage	0.94%	1.82%	2.71%	1.39% *	0.38% *	0.32% *	1.37%	0.69% *
Less than 50% low wage	0.27%	0.43%	0.85%	0.55%	0.20%	0.88%	0.33%	0.31%
Unknown	0.30%	6.35% *	1.30% *	2.72% *	0.12% *	0.49%	2.58%	0.43%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

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